UNITED STATES DISTRICT COURT DISTRICT OF MASSACHUSETTS

JOAN CHARLES, Plaintiff,

v.

CIVIL ACTION NO. 04-11625-RWZ

OCWEN FEDERAL BANK FSB, OCWEN FINANCIAL CORPORATION, MASSACHUSETTS PROPERTY INSURANCE UNDERWRITERS ASSOCIATION, and ONE CALL INSURANCE AGENCY, INCORPORATED, Defendants.

CERTIFICATION OF COMPLIANCE WITH LOCAL RULES 37.1 AND 7.1A

I hereby certify, as counsel for Ocwen Loan Servicing, LLC as successor-ininterest to Ocwen Federal Bank, FSB and Ocwen Financial Corporation, that I have complied with Local Rules 37.1 and 7.1A before filing Ocwen's Emergency Motion for Protective Order. I conferred with the Plaintiff's counsel via telephone on October 11, 2006 and requested that he withdraw his deposition notice. Mr. Hoyt declined my request, and stated his intention to take the deposition of Ocwen as scheduled.

> /s/ Christopher J. DeCosta Christopher J. DeCosta, (BBO# 657527) Attorney for the Defendants Michienzie & Sawin LLC 745 Boylston Street, 5th Floor Boston, MA 02116

Dated: October 12, 2006

I, Christopher J. DeCosta, hereby certify that a true copy of the above document was served upon the attorney of record for each other party by U.S. mail, first class, postage pre-paid on October 12, 2006.

> /s/ Christopher DeCosta Christopher J. DeCosta